

## CLAIMS

What is claimed is:

- 1           1.     A method of centralizing access to vehicle debt payoff information,  
2     comprising:  
3           uploading current vehicle debt payoff information to a database on a server  
4     computer system from computer systems of a plurality of lending institutions, said  
5     database including a plurality of records for each of said plurality of lending  
6     institutions, wherein said plurality of records includes borrower identification and  
7     vehicle debt payoff information for a respective plurality of borrowers;  
8           updating said current vehicle debt payoff information periodically; and  
9           accessing a portion of said current vehicle debt payoff information from said  
10    database by a vehicle dealership, said portion of said current vehicle debt payoff  
11    information including said borrower identification and current loan amount.
  
- 1           2.     The method of claim 1, wherein said accessing the portion of said  
2     current vehicle debt payoff information comprising accessing the portion of said  
3     current vehicle debt payoff information by accessing said database over an Internet  
4     connection.
  
- 1           3.     The method of claim 1, wherein said accessing the portion of said  
2     current vehicle debt payoff information comprising accessing the portion of said  
3     current vehicle debt payoff information by accessing said database over a telephone  
4     line connection.

1           4.     The method of claim 1 further comprising, prior to said uploading  
2     current vehicle debt payoff information, authenticating one or more of said plurality  
3     of lending institutions as being authorized lending institutions.

1           5.     The method of claim 1, wherein said current vehicle debt payoff  
2     information is used by the vehicle dealership in the preparation of a vehicle contract  
3     involving one of said plurality of borrowers.

1           6.     The method of claim 1, wherein said updating said current vehicle  
2     debt payoff information periodically comprises updating said current vehicle debt  
3     payoff information periodically where the periodic update of one lending institution  
4     is different from the periodic update of other lending institutions.

1           7.     The method of claim 1, wherein said updating said current vehicle  
2     debt payoff information periodically comprises updating said current vehicle debt  
3     payoff information by said plurality of lending institutions at different periodic  
4     intervals.

1           8.     A system for accessing vehicle debt payoff information from a  
2     centralized database, comprising:  
3                 means for uploading current vehicle debt payoff information to a database by  
4     a plurality of lending institutions, said database including a plurality of records for  
5     each of said plurality of lending institutions, wherein said plurality of records  
6     includes borrower identification information and vehicle debt payoff information for  
7     a plurality of borrowers;  
8                 means for periodically updating said current vehicle debt payoff information;  
9     and

10 means for accessing a portion of said current vehicle debt payoff information  
11 from said database by a vehicle dealership, said portion of said current vehicle debt  
12 payoff information includes a borrower's name, loan number, and payoff amount.

1 9. The system of claim 8, wherein said means for accessing the portion of  
2 said current vehicle debt payoff information comprising means for accessing the  
3 portion of said current vehicle debt payoff information using means for accessing  
4 said database over a network connection.

1 10. The system of claim 8, wherein said means for accessing the portion of  
2 said current vehicle debt payoff information comprising means for accessing the  
3 portion of said current vehicle debt payoff information using means for accessing  
4 said database over a telephone line connection.

1 11. The system of claim 8 further comprising, prior to said means for  
2 uploading current vehicle debt payoff information, means for authenticating said  
3 plurality of lending institutions as being authorized lending institutions.

1 12. The system of claim 8, wherein said current vehicle debt payoff  
2 information is used by the vehicle dealership in the preparation of a vehicle contract  
3 involving one of said plurality of borrowers.

13. The system of claim 8, wherein said means for periodically updating  
said current vehicle debt payoff information comprises means for periodically  
updating said current vehicle debt payoff information by said plurality of lending  
institutions at different periodic intervals.